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Attorneys for Defendant
Evolution Mortgage, Inc.

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

X

NANCE M. HUTTER,

Case No.: 09 CV 10092 (CS)

Plaintiff

v.

COUNTRYWIDE BANK, N.A., a subsidiary of
COUNTRYWIDE FINANCIAL CORPORATION,
WATERMARK CAPITAL, INC., EVOLUTION
MORTGAGE, INC.,

ANSWER
CROSS-CLAIM

Defendants.

X

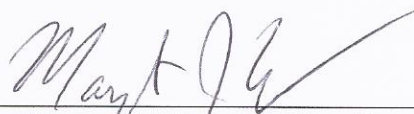
Defendant EVOLUTION MORTGAGE, INC. (hereafter "EVOLUTION"), by its attorneys, JANUS LAW, P.C., upon information and belief, responds to defendants Bank of America, N.A., successor by merger to defendant Countrywide Bank, N.A. and Countrywide Financial Corporation's Cross-Claims, dated December 12, 2011, as follows:

1. EVOLUTION hereby denies all cross-claims.

Dated: Garden City, New York
January 3, 2012

JANUS LAW, P.C.

By:



Margaret J. Leszkiewicz, Esq.
Of Counsel

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EVOLUTION MORTGAGE, INC.

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